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replacement pages 22 to 25 which apply these edits.

The acceptance of the drawings is noted.

The changes to the patent practice and procedure as described by the Federal Register, Vol 62 and 65 are noted and full compliance therewith is attempted.

The examiner has objected to the specification noting a required up-date to page 1 and the removal of the hyper-link on page 7.

Enclosed herewith are Edited Pages for page 1 and 7 showing the edits which have been made to the specification in response to the examiner's objections. Also enclosed herewith are Replacement pages 1 and 7 which incorporate these edits. The examiner's assistance in correcting the specification as indicated is requested.

The specification and drawings have been reviewed for typographical and grammatical errors. Any such errors have been herein corrected.

The examiner has provisionally rejected claims 1-11 under the Judicially created Doctrine of Double Patenting relative to co-pending applications 09/400,724 and 09/654,339.

As the examiner notes, this is a provisional rejection and relating to two co-pending applications. Should these applications result in patents, then applicant will file a Terminal Disclaimer, thereby rendering the Judicially Doctrine of Double Patenting moot.

The examiner has rejected claims 1-11 under the Judicially created Doctrine of Double Patenting citing United States Patent number 5,822,737, United States Patent number 5,963,917, and United States Patent number 6,381,584.

By this Amendment, applicant has filed a terminal disclaimer, with payment, for each of these patents. These terminal disclaimers render the Judicially created Doctrine of Double Patenting moot.

The examiner has rejected claims 1-11 under 35 U.S.C. 102(b) citing Hynes or Stark or the Edge article, or Teicher, or Noblett.

By this amendment, the independent claims have been amended to include the limitation:

"... including an account number originating from a remote consumer computer which is unmolested by said merchant computer ..." (Claim 1, lines 5-6; similar language: claim 5, lines 3-

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6; and claim 9, lines 4-5)

This limitation clearly shows that the collection of the accounting information is created at two separate and distinct locations: the customer's computer; and, the merchant computer. Having the account information originating from the customer's computer (which is remote from the merchant), is the anti-thesis of the traditional methodology where the merchant has absolute control and authority in establishing the data group used for the "charge". This technology has remained unchanged since the beginning of history.

The very art cited by the examiner is indicative of the "mentality" used in the prior art. In each and every case, the merchant maintains the authority in the collecting process:

"... an increasingly important and burdensome problem has been the need for merchants at points of sale to be able to readily determine the status of "credit worthiness" of a credit card. ...merchants must be able to know whether or not a customer who presents a credit account number or a credit card" (Hynes Jr.; col. 1, lines 14-20, underline added)

"...retail merchants ... are required to verify with remote authorization centers whether the credit card holder has a sufficient line of credit for the transaction.... the authorization terminal is utilized to read the account number information on the credit card and establish communications with the remote authorization processing center..."(Stark; col. 1, lines 20-32; underline added)

"... a credit card system, and particularly to one which includes a plurality of card readers at various locations..." (Teicher; col. 1, lines 8-10, underline added)

The EDGE article, and Noblett Jr. all approach the processing model without any modification except to increase the ease, speed, or accuracy of the merchant's activity. None of these references contemplate the present invention's bifurcation of the charging task.

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Further, the question arises, would one of "ordinary skill in the art" fly in the face of the historically consistent approach where the merchant collects all billing information? Would "one of ordinary skill in the art" develop a system which increases the anxiety (caused by lack of control of the process) of the very user (the merchant) that every single one of these references are directed towards calming? Clearly the answer is NO.

Based upon the above, it is respectfully submitted that claims 1-11 (as amended), are not anticipated by Hynes Jr., Stark, the EDGE article, Teicher, or Noblett Jr.; further it is respectfully submitted that claims 1-11, as amended, cannot be taught or suggested by Hynes Jr., Stark, the EDGE article, Teicher, or Noblett Jr, whether taken singly or in any combination.

The examiner has rejected claims 1-11 under 35 U.S.C. 102(a) citing either Chasek or Hills.

As noted earlier, the independent claims have been modified to clearly identify a component of the invention in which the control (completion) of the transaction is removed from the vendor and placed with the customer's remote computer.

"... The packet is created at the point-of-sale and incorporates all of the information needed to completely consummate, or settle, each transaction..." (Chasek; col. 1, line 46-50; underline added)

"A point of sale system designed to read information from a consumer's check, credit card, or manual input with a subsequent debiting of a consumer's account and crediting a merchant's account..." (Hills; Abstract, lines 1-3; underline added)

Not only do these references not anticipate the claims as now amended, but, further, the question continues, with all of this activity in this field, and with no changes whatsoever in the underlying methodology, would "one of ordinary skill in the art" see the opportunity as claimed? Again, the only answer is NO.

Based upon the above, it is respectfully submitted that claims 1-11, as amended, are not anticipated by either Chasek or Hills; further, it is respectfully submitted that these claims are not taught or suggested by either Chasek or Hills, whether these references are taken singly or in combination.

The examiner has rejected claims 1-11 under 35 U.S.C. 102(e) citing Rosen ('518, '280, '949, or '139) or

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Hoffman, or Chelliah, or Payne ('314 or '492), or Gifford, or Manasse, or Sirbu.

The examiner continues to provide an undisturbed trail of references which accept and perpetuate the traditional underlying methodology used for credit card transactions (or credit card-type of transactions). This fact is best illustrated by the Rosen '518:

"... the present invention introduces trusted agents 2,4 for both the customer and merchant ..." (co. 4, lines 8-9; underline added)

Rosen '518, retains the basic structure and simply adds a "strawman" for the customer and merchant. Rosen '518 simply utilizes the same principle that has been around since the corner grocer put the purchases on "tab" for the customer. The merchant controls the entire situation.

This approach is true for the other Rosen references. While Hoffman, Chelliah, Payne, Gifford, Manasse, and Sirbu deal with their perceived problems in their unique ways, none of them develop systems which would violate the underlying principle discussed above for the other references.

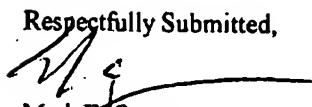
It is clear from the forgoing that claims 1-11, as amended, are not anticipated, nor are they taught or suggested by Rosen ('518, '280, '949, or '139) or Hoffman, or Chelliah, or Payne ('314 or '492), or Gifford, or Manasse, or Sirbu, whether taken singly or in any combination.

The fact that examiner has considered the prior art from the parent applications is noted.

Also noted is the inclusion of the other references from the examiner. These references have been reviewed and are not felt to cure the pronounce problems with the references already discussed.

Based upon the above, it is respectfully submitted that claims 1-11, as now amended, are allowable and should be advanced to issuance.

Respectfully Submitted,

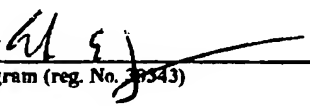

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CERTIFICATE OF MAILING (37 CFR 1.8)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on Jan 22, 2003.



Mark Ogram (reg. No. 37543)

1/22/2003
Date

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AN AUTHORIZATION SYSTEM OF COMPUTERS

Background of the Invention:

This is a continuation of United States Patent application serial number 09/400,724, filed on September 21, 1999, and entitled "Financial System of Computers", which was a continuation of United States Patent application serial number 09/166,749 filed on October 5, 1998, and entitled "Financial System of Computers", now United States Patent number 5,963,917, which was a continuation of United States Patent application serial number 08/597,017, entitled "An Improved Financial Transactions System" filed February 5, 1996, now United States Patent number 5,822,737, issued on October 13, 1998.

This invention relates generally to financial transactions and more particularly to transactions involving credit or debit cards.

The time is fast approaching where a significant amount of commerce will be conducted using distributed networks of computers such as the Internet. The reason this ground-swell of commerce will occur is the ability of a single merchant to

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As outlined in this example, in the embodiment where a password is used, the customer's computer uses the password with the merchant's computer in obtaining access to protected information or to establish shipping instructions.

The re-linking of the customer computer to the merchant computer is accomplished in a variety of ways. In the preferred embodiment, the payment processing computer obtains the merchant's address or Unique Recognition Location (URL) from the customer computer when the customer connects with the payment processing computer. This URL is used in a variety of ways, to identify the merchant, to establish the amount of the product/service, and to establish the return URL when the payment processing computer is done with its task for the customer computer.

By selective use of the URL on the merchant's part, the URL transmits a tremendous amount of information to the payment processing computer. As example, assume the URL for the home-page of the merchant is: [http://] merchant.com/widget.

When the merchant is selling a single product (a widget), this URL is easy to match to the product. When the merchant wants to sell a variety of widgets, then for a blue widget, the URL might be: [http://] merchant.com/widget/blue.

In some embodiments, the customer's computer is not linked back to the originating URL of the Merchant computer but rather

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What is claimed is:

1. A payment authorization system comprising:
a) a computer network;
b) a merchant computer containing promotional data, said merchant computer having automatic means for communicating order information including an account number originating from a remote consumer computer which is unmolested by said merchant computer via said computer network; and,

c) a financial processing computer, remote from said merchant computer having automatic means responsive to said order information for communicating, via said network of computers, an authorization indica to said merchant computer.

2. The payment authorization system according to claim 1, wherein said merchant computer further includes automatic means for generating a shipping order in response to said authorization indicia.

3. The payment authorization system according to claim 1:
a) a customer computer remote to said merchant computer and said financial processing computer; and,
b) wherein said financial processing computer further

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includes automatic means for communicating a password to said customer computer; and,

c) wherein said merchant computer further includes:

- 1) memory means containing secured data, and,
- 2) automatic means for transmitting the secured data to said customer computer in response to the password from said customer computer.

4. The payment authorization system according to claim 3, wherein said password and said authorization indicia are communicated to said customer computer via said merchant computer.

5. An authorization system comprising:

a) a merchant computer having automatic means for communicating payment information via a computer network, said payment information including an account number originating from a remote consumer computer which has been unmolested by said merchant computer; and,

d) a remote financial processing computer generating an authorization indicia in response to said payment information.

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6. The authorization system according to claim 5, wherein said merchant computer further includes automatic means for generating a shipping order in response to said authorization indicia.

7. The authorization system according to claim 5:

a) wherein said financial processing computer further includes automatic means for communicating a password to a remote computer; and,

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b) wherein said merchant computer further includes means for transmitting secured data to a remote computer in response to the password.

8. The authorization system according to claim 7, wherein said password and said authorization indicia are communicated to the remote computer via said merchant computer.

9. A system of computers comprising:

a) a merchant computer containing promotional data, said merchant computer having automatic means for communicating order information including an account number originating from a remote consumer computer which is unmolested by said merchant computer

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to a selected remote computer;

c) a computer, remote from said merchant computer having automatic means responsive to said order information for communicating an authorization indica to said merchant computer.

10. The system of computers according to claim 9, wherein said merchant computer further includes automatic means for generating a shipping order in response to said authorization indicia.

11. The system of computers according to claim 9:

a) wherein said financial processing computer further includes automatic means for communicating a password to said customer computer; and,

b) wherein said merchant computer further include secured data, and, means for transmitting the secured data to a remote computer in response to the password.
